

DETAIL DESCRIPTION OF THE INVENTION:

Now referring more particularly, to the drawings, indicating the parts and structural features in the various diagrams. It illustrates the diagrams of the present invention **Disposable Financial Tools (DFT)** with access limited to a single working life in the cash or credit account. When used to make a transaction, it cannot be reused or redeposit. But not all **DFT** will have a single working life when making a purchase. The secondary numbers are automatically altered or lock (exile) from active duties on the banking system network, after gaining access, process and approved, in order to prevent a **DFT** with the same number from gaining access to the network again. The secondary numbers **drop off** and **die** as a built in safety, whenever the **exit** numbers on the **DFT** are marching the routing number (ABA), number **PYN/USFIN** and secondary numbers **ATV** and **sleek** number that are in the banking system. **DFT** does not carry its account number on it, unlike checks and credit cards. The routing (ABA) number, **PYN**, **sleek** number and the **ATV** number are hidden under most of the **DFT** magnetic strip. But carries a unique number called an **sleek** number. **DFT** is used in person, on the Web and with Telemarketers 24x7 anytime Universally. **DFT** come in 3 flavors, **sleek** check, **Sleek Card** and **IEIcard**. **DFT** can be activated. To activate a **DFT**, the payer can use a **CUPM**, **ATM**, phone or the web and enter his **PYN/USFIN**, **ATV** number, **Pin** number and amount, or enter the **ATV** number, **PIN** number and the cash amount written on the sleek check or amount needed to be activated, then press enter. If it is successful, you will hear or see the amount e.g. \$50 is activated/approve on **PYN/USFIN** or **Activated number (ATV # 413 614 3920)**. **PYN: payment number** is a **personal payment number/PPN**. It's a universal financial identification number (**UFIN**) that identify an individual anywhere in the world using a **Credsub** or **DFT**.

Sleek Check (midget check): Is a none-deposited disposable electronic check (**NDDC**) or **Avycheck**. It is a check and credit card look-alike. Figure: 101 show a front view of a sleek check. Figure 102: shows a back view of a sleek check. The Check is used for making purchase or payment in person with merchants. And can also be architecture to pay an individual. **Sleek Check** carries a unique number called a **sleek** number. The number does not followed in the order unlike conventional check numbers e.g. 1102,1103, 1104 or numerical order. But can be optional if using conventional check numbers. See the bottom of figure: 102. The **ATV** number and **Sleek** number are always different on every Sleek Check.

How does it work: Sleek check work 50% like a check and 50 % like a credit card and comes in paper or plastic form. The payee does not endorse it unlike a conventional check.

To make a purchase, the payer will write the date, payee name, total amount of the purchase in figures or both figures and words, then sign his name on it, then tear it off and give it to the cashier. (Works like a check). The cashier will swipe or scanned the magnetic strip into the **CUPM** (**Convenient Universal Payment Machine**) or credit card machine then press enter. (Works like a credit card). Then enter the amount written on the Sleek Check and press enter. That would automatically send the information scanned from under the magnetic tape and the amount entered to the merchant check processor (merchant bank

check processor) for the check to be process instantly. If the cashier gets an approval, the payer signature would automatically retrieve from the Check issuer electronic database, where it had been stored during the application process, and appear onto the check issuer (bank) check image to stored as future record (optional) depending on the Issuer. A receipt will be printed with the merchant name and license number, approval number, payer name, ATV#, date, Sleek/check number, PYN and the amount that is written on the check for the payer to sign. After the transaction is completed, the merchant will give the payer back his sleek check. Both the merchant and payer will keep a copy of the receipt. See figure: 103. The payer will write the check number from the receipt unto his sleek check and check book.

Sleek card: Is a disposable financial card that links direct to your cash or credit account. It is used for making purchase in person only and comes in two (2) flavors, Regular or Primary (sleek P) and Gift card (sleek G). Sleek card may carry's an expiration date, but the date can be optional as part of the transaction. The date is used to reminds the cardholder that his card will be expiring at a given time. The Sleek-P and Sleek-G carry's the account holder's name (optional). But the account holder is required to write the recipient name and amount on the Sleek-G, not the issuer. See figure: 104 and 105 for a front and back view of a regular (Sleek -P). Figure: 106 and 107 show a front and back view of a Sleek Card gift card (Sleek-G). Sleek card Gift cards are given as gifts. The account holder will write the name of the gift card reception as the payer's name, the amount of cash or credit the card will have access to, e.g. \$50 in the box next to **DO not Excide or pay exactly**. See figure: 107. The person receiving the Sleek-G will write his signature next to authorized signature. A Sleek-G may have up to 5 usages maximum on a single card. Whenever a Sleek-G is used, the cashier will see the amount that has been used and how many times it has been used.

How does Sleek card work: To make a payment or purchase, the cardholder will sign the card on the authorized signature line in front of the cashier and give it to the cashier. The cashier will swipe or scanned the card into the credit card machine or CUPM and press enter. Then enter the total amount of the purchase and press enter. If the transaction is approved a receipt will be printed for the cardholder to sign, and both him and the merchant will keep a copy. See figure: 108. The card is given back to the cardholder. If it is a sleek-G, the cashier can check the available amount the card have access to by subtracting the amount the card had access, from the amount written on the card. And how many times the card has been used, by scanning the information under the magnetic strip, then pressing enter twice to send it to be process.

IEIcard: Is an Internet payment card (IPCard), See figure: 109. It is used for making payment and purchases on the web and with Telemarketers. It comes in two flavors, regular and ISP. ISP is used for Internet service payment. There are four ISP cards in every IEIcard pack. The cards are use for quarterly billing or 3 months billing. Every time one is used, the Holder is automatically billed three times, for the same amount. An IEIcard used a Queen and Drone number. Regular IEICards are used for general purchases on the web. Figure: 110 is an illustrated diagram showing how an IEIcard loses its Jones number every time a transaction is completed.

How it works: To make a web purchase, the cardholder would choose the items and submit them with the total cost e.g. \$50, and the payer name and address to the seller web site. The total cost will pop-up again on a new page with or without a purchase order or reference (RF) number e.g. 2210, total amount, with the

words cancel and submit see figure 111. The cardholder will press submit to submit the total purchase e.g. \$50, to the **IEICard** web template. See Fig: 112. He will enter the, **Queen number**, **Jones number** and choose the type of card and press submit to link it with the banking system. See figure 112. The \$50 is not up-loaded by the merchant for payment unlike conventional credit card. The payer himself is makes the request to his account issuer to charge and transfer the \$50 from his account to the Licensee or merchant account. The account issuer will honor the request by the account holder by moving e.g. \$50 into the merchant bank account or the amount submitted by the payer. After the transaction is completed the payer will write the payee name and license number on the card.

Telemarketing purchase: the cardholder will give his name and address, **queen number**, **Jones number** and **ATV number** to the merchant. After the transaction is completed the payer will write the payee name and license number on the card. The Telemarketer will receive payment by entering the **Queen number**, **Jones number**, and **ATV number** through a web portal. The **Queen number** is made up of the Routing number (ABA) and PYN. The **Jone number** is a **Serial** or an **ATV** and **card number** (secondary number).

Advantages: Disposable Financial Tools (DFT) their working lives are valid for a single use only. When used, the secondary numbers are **automatically altered or lock** from active duty in the banking system. If someone tampers with the Magnetic strip and tries to reuse them, they would be useless because the secondary numbers are no longer exist or working (dead). By tailoring DFT to a single use only, help combat **fraud**, **identity theft** and financial terrorism. If for some reason a DFT is fraudulently used, it is limited to a single use or purchase only. If you used a DFT and someone gets the **exit (Jone)** number and your **pin** number, it would be imposable to reproduce one with the following number. **Jone** (exit numbers) does not run in numeral order unlike conventional check numbers. The **serial** and **ATV** number are used with **Checkact** to lock and unlock DFT. **DFT** have many advantages over a conventional credit card. The only advantage of a credit card is a single card for **multiple-usage**. That makes it venerable for identity theft. A Credit card has many **disadvantages**. A Cardholder can be billed and rebilled multiple times with a single credit card by the same merchant for the same thing or many different things. An Internet Service Provider (ISP) is a prime example. A subscriber is billed every month with the same credit card, if that Subscriber shops at his ISP shopping site, he will be billed by his ISP without ever entering his credit card information a second time on the ISP web site. Sometimes he even billed for something he never order or purchase. Merchants with that type of power over credit cards can run up someone credit to the **Maximum**. A merchant have the power to enter any total amount offline, all he need is the holder's name and some times his address, card number, expiration date and an approval for the amount he enters. A disgruntled employee can walk away with your credit card information and make unlimited purchases untill the account is run out of credit and put your credit in financial disaster, or until

he is caught, just by using a single card. Using a check, it has to be deposited and cleared before you can get the funds. Or the entire check has to be scanned. Someone can write a bounce check and the payee have to pay for it. A check holder's signature can be forged.

But with **Disposable Financial Tools (DFT)** the account holder have the option to choose when, and how many cash or credit amount he want to make available to the specific DFT by using **Checkact** which allowed you to **lock** or **unlock** a DFT. Conventional credit card and check does not have such privilege.

DFT can be issue as an independent financial system or with a checking, saving or credit card account.

An electronic check with only the magnetic strip scanned and not the entire check.

The check is process and approved in front of the payer.

A check that cannot be bounce.

Gift card system that give the account holder the power to write gift card receipts name and amount 24x7 on gift-cards without the help or making a request to the issuer to do so.